



Order Filed on April 22, 2019
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Lavern M. Duncan Johnson : CASE NO. 17-13390

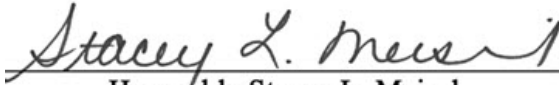
: The Honorable Rosemary Gambardella

Debtors : Hearing Date: April 17, 2019 at 10:00 AM

**ORDER GRANTING DEBTOR'S MOTION OBJECTING TO CLAIM NO. 4-1
FILED BY BANK OF AMERICA**

The relief set forth on the following pages two (2) through two (2), is hereby
ORDERED.

DATED: April 22, 2019



Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Lavern M. Duncan Johnson

Case No. 17-13390-RG

Caption: ORDER RESPECTING DEBTOR'S MOTION OBJECTING TO CLAIM NO. 4-1
FILED BY BANK OF AMERICA

Upon the Notice of Objection to Claim No. 4-1 filed by Russell L. Low, Esq., attorney for the debtor Lavern M. Duncan Johnson for an Order Respecting Debtor's Objection to the Claim filed by Bank of America and for cause shown,

ORDERED that claim 4-1 filed by Secured Creditor, Bank of America must be amended to reflect the \$0.00 pre-petition escrow shortage and deficiency as indicated in the Debtor's Objection.

ORDERED that claim 4-1 must be amended to reflect solely the Principal and Interest due and prepetition fees due.

FURTHER ORDERED that the Secured Creditor, Bank of America must file the Amended Proof of Claim, 4-1 within 30 days of entry of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Lavern M. Duncan-Johnson
Debtor

Case No. 17-13390-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db +Lavern M. Duncan-Johnson, 78 Maplewood Avenue, Clifton, NJ 07013-1036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Lavern M. Duncan-Johnson rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5